IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Meadow et al.

Appl. No.: 09/901,124

Filed: July 10, 2001

For: Check Authorization System and

Method

Confirmation No.: 7209

Art Unit: 3684

Examiner: Nguyen, Nga B.

Atty. Docket: 2222.4960001

Amendment Under 37 C.F.R. § 1.312

Mail Stop Issue Fee

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

Submitted herein is an Amendment Under 37 C.F.R. § 1.312. As payment of the issue fee has not yet been made or is filed herewith, Applicants respectfully submit that filing under 37 C.F.R. § 1.312 is proper. (M.P.E.P. § 714.16).

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks and Arguments begin on page 5 of this paper.

It is believed that extensions of time are not required beyond those that may otherwise be provided for in documents accompanying this Amendment. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.